

**Information to identify the case:**

Debtor 1	<u>Eileen Gwynn</u>	Social Security number or ITIN	xxx-xx-5386
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	16-29106-ABA		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eileen Gwynn

1/16/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of New JerseyIn re:  
Eileen Gwynn  
DebtorCase No. 16-29106-ABA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 33

Date Rcvd: Jan 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2020.

db  
516432845 +Eileen Gwynn, 326 Cemetery Road, Mount Laurel, NJ 08054-4811  
516481976 +Bmw Bank Of North Amer, 2735 E Parleys Ways Ste, Salt Lake City, UT 84109-1666  
516432851 +Burlington County Special Civil Part, 49 Rancocas Road, Mount Holly, NJ 08060-1317  
516432850 +Citibank/Best Buy, Po Box 6241, Sioux Falls, SD 57117-6241  
+Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040,  
St Louis, MO 63179-0040  
516481973 +Harriets Energy Solutions, 101 South Main Street, Medford NJ 08055-2443  
516481977 +Mercer County Special Civil Part, Mercer County Central Finance Office,  
175 South road Sreet 1st FL, PO Box 8068, Trenton, NJ 08650-0068  
516567124 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
516432852 Pnc Bank, 249 5th Sve Ste 30, Pittsburgh, PA 15222  
516432853 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
516432854 +RBS Citizens Cc, 1 Citizens Dr, Ms: Rop 15b, Riverside, RI 02915-3035  
516432855 +RBS Citizens Cc, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725  
516580181 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
516481971 +State of New Jersey, Division of Taxation, PO Box 046, Trenton NJ 08601-0046  
516481975 +State of the Art Smiles, 560 A Lippincott Drive, Marlton NJ 08053-4808  
518605004 +U.S. Bank Trust National Association, Trustee of the Igloo Series III Trust,  
c/o BSI Financial Services, 314 S. Franklin Street, P.O. Box 517,  
Titusville, PA 16354-0517  
517231064 +U.S. Bank Trust National Association, as Trustee, c/o BSI Financial Services,  
1425 Greenway Drive, Ste 400, Irving, TX 75038-2480  
517231065 +U.S. Bank Trust National Association, as Trustee, c/o BSI Financial Services,  
1425 Greenway Drive, Ste 400, Irving, TX 75038, U.S. Bank Trust National Association, as,  
c/o BSI Financial Services 75038-2480  
516432856 Wells Fargo Home Mor, Written Correspondence Resolutions, Mac#2302-04e Pob 10335,  
Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 16 2020 23:45:57 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 16 2020 23:45:54 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516455437 EDI: BMW.COM Jan 17 2020 04:18:00 BMW Financial Services NA, LLC, P.O. Box 3608,  
Dublin, OH 43016  
516440554 +EDI: AISACG.COM Jan 17 2020 04:18:00 BMW Financial Services NA, LLC,  
4515 N Santa Fe Ave. Dept. APS, Oklahoma City OK 73118-7901  
516481972 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 16 2020 23:51:10 Cach LLC,  
4340 S. Monaco Street, 2nd Floor, Denver CO 80237-3485  
516432846 +EDI: CHASE.COM Jan 17 2020 04:18:00 Chase Card Services, Correspondence Dept,  
Po Box 15278, Wilmington, DE 19850-5278  
516432847 +EDI: CHASE.COM Jan 17 2020 04:18:00 Chase Card Services, Attn: Correspondence Dept,  
Po Box 15298, Wilmington, DE 19850-5298  
516432848 +EDI: CHASE.COM Jan 17 2020 04:18:00 Chase Card Services, Po Box 15298,  
Wilmington, DE 19850-5298  
518567230 +E-mail/Text: bky@martonelaw.com Jan 16 2020 23:45:03 FRANK J. MARTONE, P.C.,  
1455 BROAD STREET, BLOOMFIELD, NJ 07003-3068  
516713312 +EDI: IRS.COM Jan 17 2020 04:18:00 Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
516481974 +EDI: MID8.COM Jan 17 2020 04:18:00 Midland Credit Management, Dept 12421, PO Box 603,  
Oaks PA 19456-0603  
516434397 EDI: RMSC.COM Jan 17 2020 04:18:00 Synchrony Bank,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
516467581 EDI: WFFC.COM Jan 17 2020 04:18:00 Wells Fargo Bank, N.A., Default Document Processing,  
MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700  
516432857 +EDI: WFFC.COM Jan 17 2020 04:18:00 Wells Fargo Home Mor, 8480 Stagecoach Cir,  
Frederick, MD 21701-4747

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BSI Financial Services, 85 Broad Street  
516432849\* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 33

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 18, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2020 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Wells Fargo Bank, N.A. bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Andrew Thomas Archer on behalf of Debtor Eileen Gwynn aarcher@spillerarcherlaw.com, bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com  
Christian Del Toro on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION cdeltoro@martonelaw.com, bky@martonelaw.com  
Frank J Martone on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bky@martonelaw.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Jane L. McDonald on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Jonathan C. Schwalb on behalf of Creditor BSI Financial Services bankruptcy@friedmanvartolo.com  
Kevin Gordon McDonald on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

TOTAL: 9